

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 June Dooley
 Debtor

Case No. 18-13981-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db	+June Dooley, 8002 Hammond Road, Cheltenham, PA 19012-1210
14122774	+BAC Home Loans, 4909 Savarese Circle, Tampa, FL 33634-2413
14122777	+Bank of America, P.O. Box 45144, Jacksonville, FL 32232-5144
14122778	+Bank of America, 4909 Savarese Circle, Fl 1, Tampa, FL 33634-2413
14122779	+Capital One Auto Finance, CB Disputes Team, P.O. Box 259407, Plano, TX 75025-9407
14122784	+CitiFlex CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
14122788	+Corning FCU, P.O. Box 1450, Corning, NY 14830-1050
14122792	+Loan Depot.com, 26642 Towne Center, Foothill Ranch, CA 92610-2808
14122799	+WF/FMG, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:33 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:44 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:09 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14122775	+EDI: BANKAMER.COM Sep 29 2018 06:53:00 Bank of America, P.O. Box 982238, El Paso, TX 79998
14122780	+EDI: CHASE.COM Sep 29 2018 06:53:00 Chase/bank One Card Service, P.O. Box 15298, Wilmington, DE 19850-5298
14122782	+EDI: CITICORP.COM Sep 29 2018 06:53:00 CitiCards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
14122785	+EDI: WFNNB.COM Sep 29 2018 06:53:00 Comenity Bank/NWYRK & Co, P.O. Box 182789, Columbus, OH 43218-2789
14122786	+EDI: WFNNB.COM Sep 29 2018 06:53:00 Comenity Bank/VCTRSSEC, P.O. Box 182789, Columbus, OH 43218-2789
14122787	+EDI: WFNNB.COM Sep 29 2018 06:53:00 Comenity Capital Bank/ULTA, P.O. Box 182120, Columbus, OH 43218-2120
14122789	EDI: DISCOVER.COM Sep 29 2018 06:53:00 Discover Fin SVC, P.O. Box 15316, Wilmington, DE 19850
14122790	+EDI: TSYS2.COM Sep 29 2018 06:53:00 DSNB/Bloomingdales, P.O. Box 8218, Mason, OH 45040-8218
14122791	+EDI: TSYS2.COM Sep 29 2018 06:53:00 DSNB/Macy's, P.O. Box 8218, Mason, OH 45040-8218
14122793	+E-mail/Text: bankruptyteam@quickenloans.com Sep 29 2018 03:06:06 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
14122795	+EDI: RMSC.COM Sep 29 2018 06:53:00 SYNCB/American Eagle PLCC, P.O. Box 965005, Orlando, FL 32896-5005
14122796	+EDI: RMSC.COM Sep 29 2018 06:53:00 SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
14122797	+EDI: RMSC.COM Sep 29 2018 06:53:00 SYNCB/ToysRUS, P.O. Box 965001, Orlando, FL 32896-5001
14122798	+EDI: RMSC.COM Sep 29 2018 06:53:00 SYNCB/WalMart, P.O. Box 965024, Orlando, FL 32896-5024
14122794	+EDI: SEARS.COM Sep 29 2018 06:53:00 Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
14122800	+EDI: WFFNB.COM Sep 29 2018 06:53:00 WFFNB/Raymour & Flanigan, CSCL DSP TM MAC N8235-04M, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14122776*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
14122781*	+Chase/Bank One Card Service, P.O. Box 15298, Wilmington, DE 19850-5298
14122783*	+CitiCards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trusteesolutions.net
JOHN P. ATTIANI on behalf of Debtor June Dooley johnattiani@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 June Dooley
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) _____
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-2121
EIN -----
Social Security number or ITIN -----
EIN -----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-13981-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

June Dooley

9/27/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.